



Attorney Docket No.: 3689/18

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re Application of:

Polilli et al.

Application No: 10

10/723,996

Art Unit:

3626

Filing Date: November 26, 2003

Examiner:

Not Yet Assigned

For: Methods and Systems for Providing

Juvenile Insurance Product with Premium Waiver Features

Commissioner for Patents

P.O. Box 1450 Alexandria, VA 22313-1450

## INFORMATION DISCLOSURE STATEMENT

Applicants respectfully submit herewith an Information Disclosure Statement (IDS), an Information Disclosure Citation List and copies of the cited foreign patent documents and non-patent literature. This application was filed after June 30, 2003, and therefore, pursuant to the Official Gazette Notice dated August 5, 2003 waiving requirements under 37 C.F.R. § 1.98(a)(2)(i), this IDS is filed without copies of cited U.S. Patents and/or published applications. The Examiner is requested to consider the cited documents, make them of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of each document. Please return a copy of the initialed Citation form to the Applicants' undersigned Attorney.

This IDS is being filed prior to receipt of any action letter in this case. Thus no fee is believed to be due for its filing. In the event that the Office determines that a fee is due, the Commissioner is hereby authorized to charge any such fee to the undersigned attorney's Deposit Account No. 02-4270.

Date: April 11, 2006

I hereby certify that the correspondence attached herewith is being transmitted by first class mail the Commissioner for Patents, Box 1450, Alexandria, VA

Tabitha Crosier

1/11/06

A subtilities,

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Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

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Application Number	10/723.996
Filing Date	November 26, 2003
First Named Inventor	Politii
Group Art Unit	3626
Examiner Name	Not Yet Assigned
Attorney Docket Number	3689/18

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Initials	No.1	Number	Kind Code <sup>2</sup> (if known)	Cited Document	MM-DD-YY	
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		4,566,066		Towers	1/21/8	6
		4,722,055		Roberts	1/26/8	8
		4,989,141		Lyons et al.	1/29/9	1
		5,132,899		Fox	7/21/9	2
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Examine Signatur		/Kristine Ra	pillo/		Date Considered	04/02/2008

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I indique claim of designation number. Applicant is to place a check mark fiver 8 English language Translation is attached.

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Complete if Known Substitute for form 1449A/PTO Application Number 10/723.996 Filing Date November 26, 2003 INFORMATION DISCLOSURE First Named Inventor Polilli STATEMENT BY APPLICANT Group Art Unit 3626

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1 Unique citation designation number. 
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			Application Number	10/723,996		
INF	ORMATION F	DISCLOSURE	Filing Date	November 26, 2003		
		APPLICANT	First Named Inventor	Polilli		
•		7.1. T 2.107.1141	Group Art Unit	3626		
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		Black, Kenneth Jr. and Harold D. Skipper, Jr. Life Ins Prentice-Hall, Inc. 1994, Chapters 4 and 7.	surance 12 <sup>th</sup> Ed	., Englewood Cliffs, NJ,					
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Examiner Signature		/Kristine Rapillo/	Date Considered	04/02/2008					

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in "LX-MINKEX: Infall if reference considered, whether on collisions is in continuous with MPLP 609. Unaw line incrugal crision is in conformance with MPLP 609. Unaw line incrugal crision is in conformance and not considered. Include copy of this lower with less of commission to applicate.

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INF	ORMATION F	DISCLOSURE	Filing Date	November 26, 2003				
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Sheet	4	of 4	Attorney Docket Number	3689/18				

Sheet	4	of	4		Attorney Docket Nu	mber :	3689/18		
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	Cite No.1	Include name of the author (in CAPITAL LETTERS), tille of the article (when appropriate), tille of the frem (book, magazine, journal, serial, symposium, catalog, etc.) date, page(e), volume-lissue number(e), publisher, city and/or country where published.							
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